

REMARKS

Claims 1-12 have been examined. Claim 1 has been amended. Reconsideration of the claims, as amended, is respectfully requested.

Initial Remarks

Counsel wishes to thank the Examiner for the interview of April 24, 2007. A summary of the interview is set forth below in the following remarks.

Claim Rejections - 35 U.S.C. §103

Claims 1-4 have been rejected under 35 U.S.C. §103(e) as being anticipated by Busuioc. This rejection is respectfully traversed.

As discussed in the interview, pending claim 1 evaluates transactions for suspicious activity. This evaluation involves transactions coming from two separate transaction systems. In contrast, Busuioc evaluates transactions from only a single transaction system, i.e., the recharging of calling cards. Hence, claim 1 is distinguishable without amendment.

However, in order to expedite prosecution, claim 1 has been amended to recite that one of the systems is a money transfer network and the other is a credit card network. Also, the two evaluating steps have been further clarified. Since none of these limitations are described in Busuioc, claims 1 is further distinguishable and in condition for allowance.

Claims 2-4 depend from claim 1 and are distinguishable for at least the same reasons.

Claim Rejections - 35 U.S.C. §103

Claims 5, 6, 7 and 8 have been rejected under 35 U.S.C. §103 as being unpatentable over Busuioc. Claims 5-8 depend from claim 1 and are distinguishable over Busuioc for at least the reasons previously described.

Claim 9 has been rejected under 35 U.S.C. §103(a) as being unpatentable over Busuioc in view of Justice. Claim 9 depends from claim 1 which is distinguishable over the cited art for at least the reasons previously described.

Claims 10-12 have been rejected under 35 U.S.C. §103(a) as being unpatentable over Busuioc in view of Justice and Curtis. Claims 10-12 depend from claim 1 which is distinguishable over Busuioc for at least the reason previously described. Since Justice and Curtis also fail to teach such limitations, claims 10-12 are also distinguishable and in condition for allowance.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

/darin j gibby/
Darin J. Gibby
Reg. No. 38,464

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, Eighth Floor
San Francisco, California 94111-3834
Tel: 303-571-4000
Fax: 415-576-0300
DJG/cl
81039210 v1